

FIG. 1

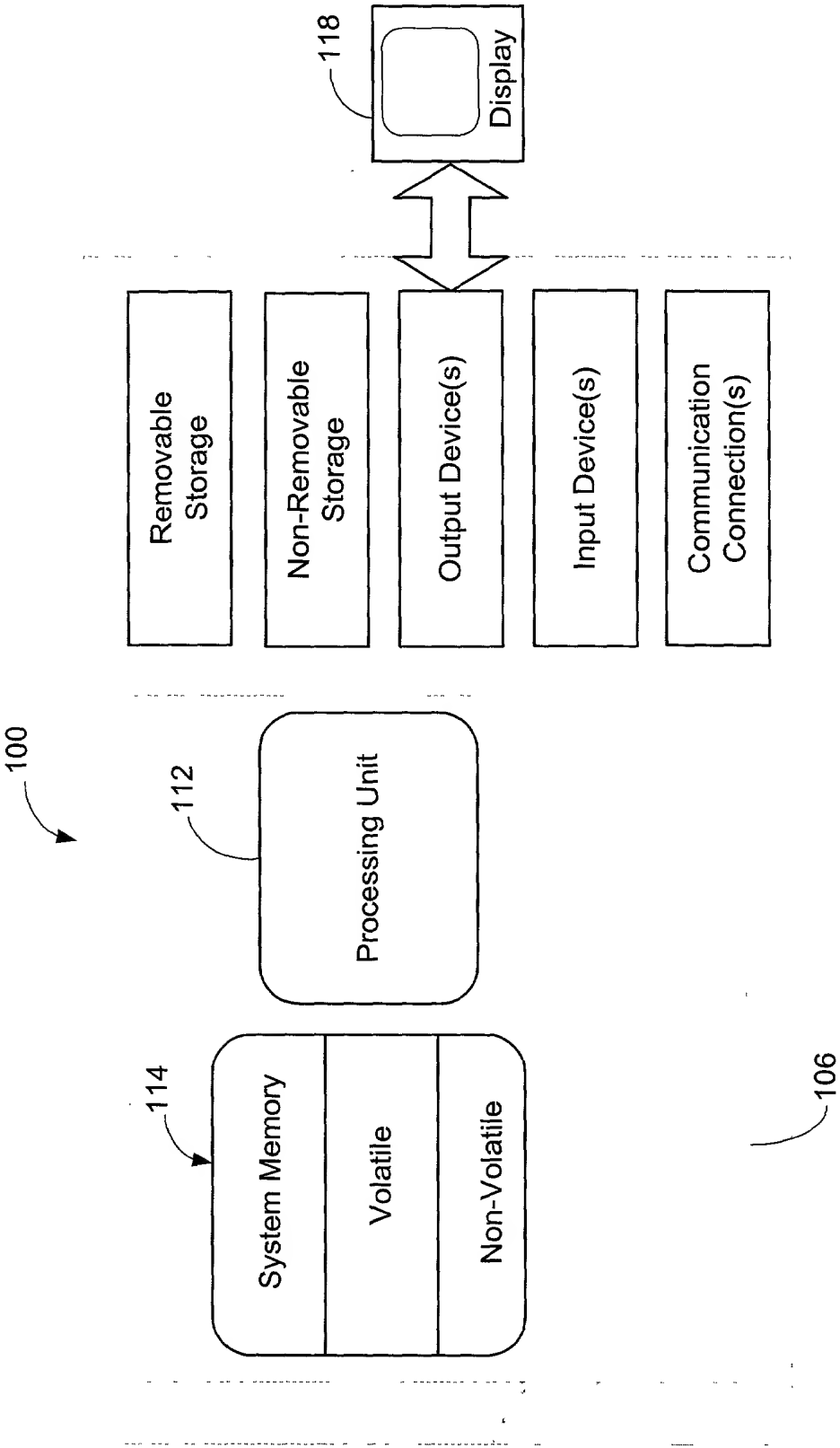
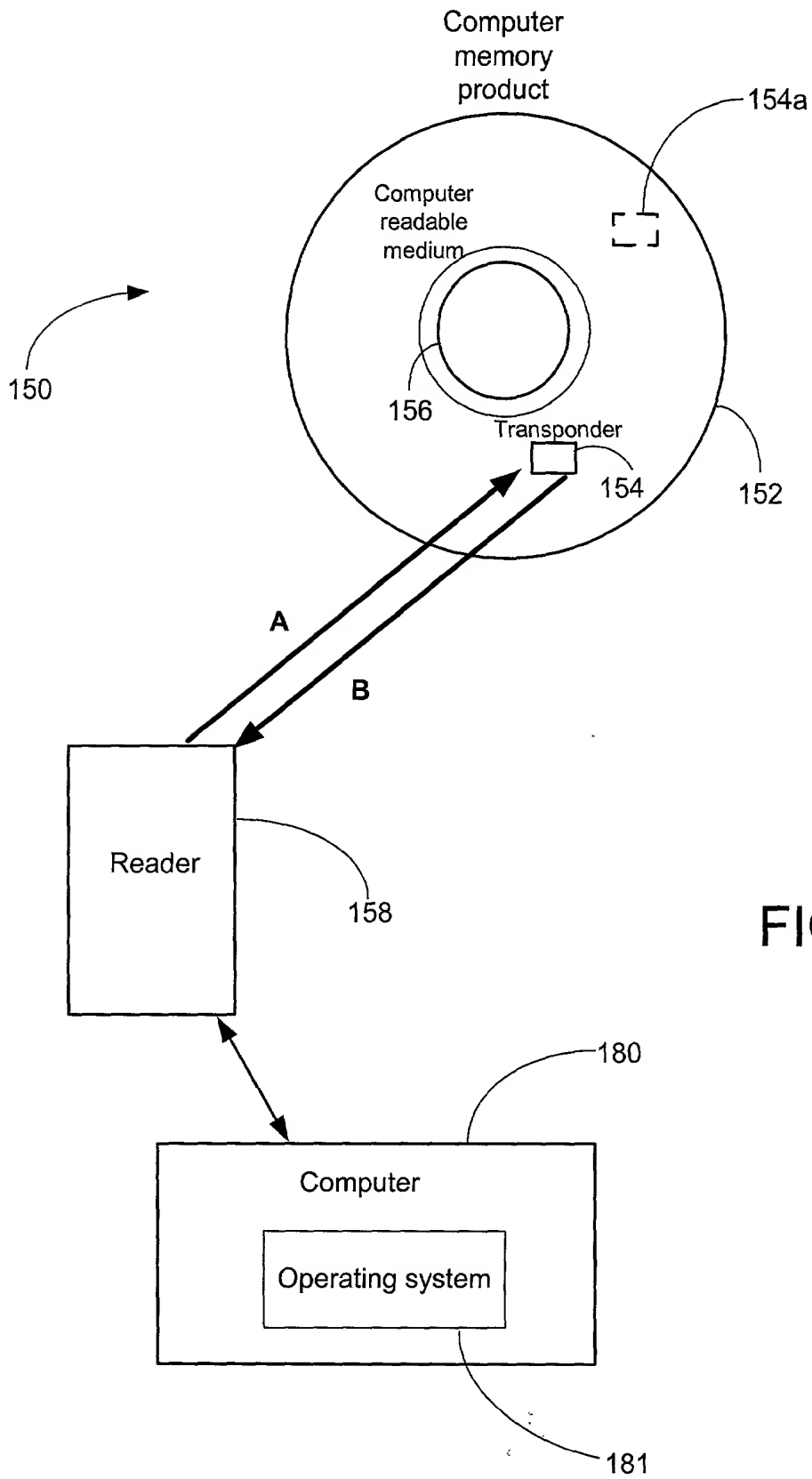


FIG. 2



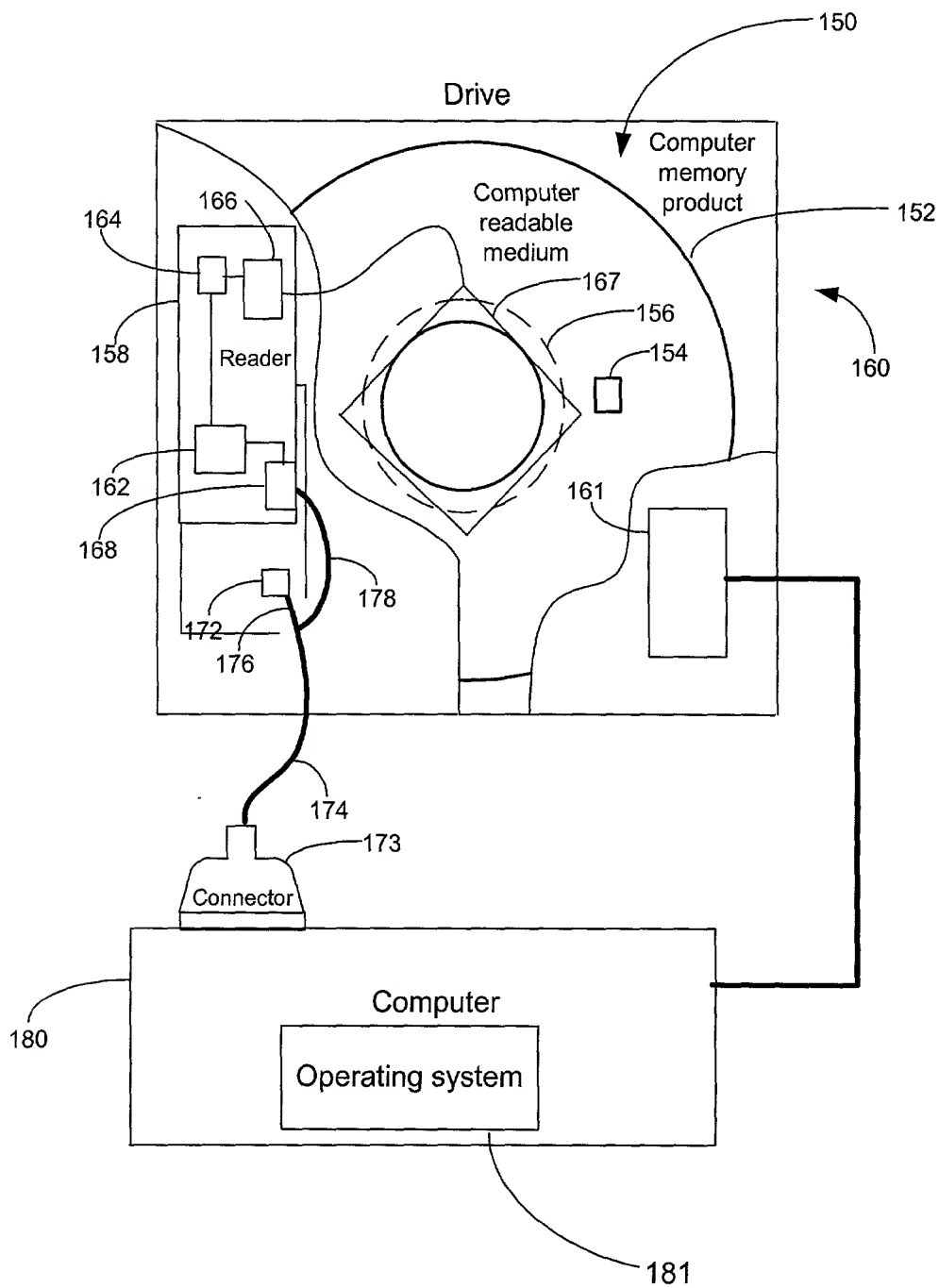


FIG. 4

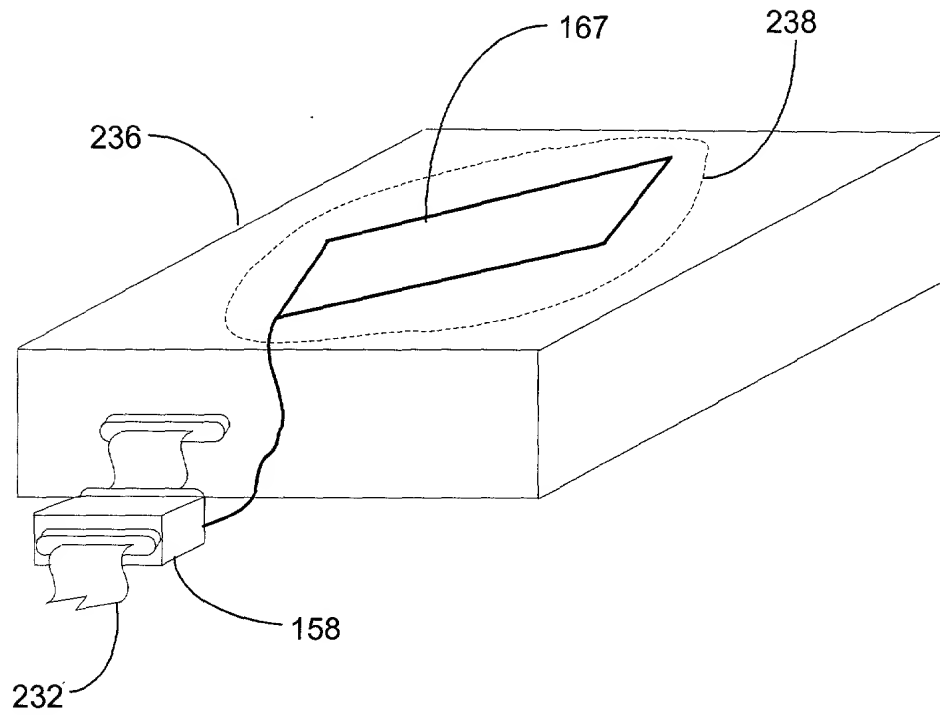


FIG. 4a

09/923,753-0146

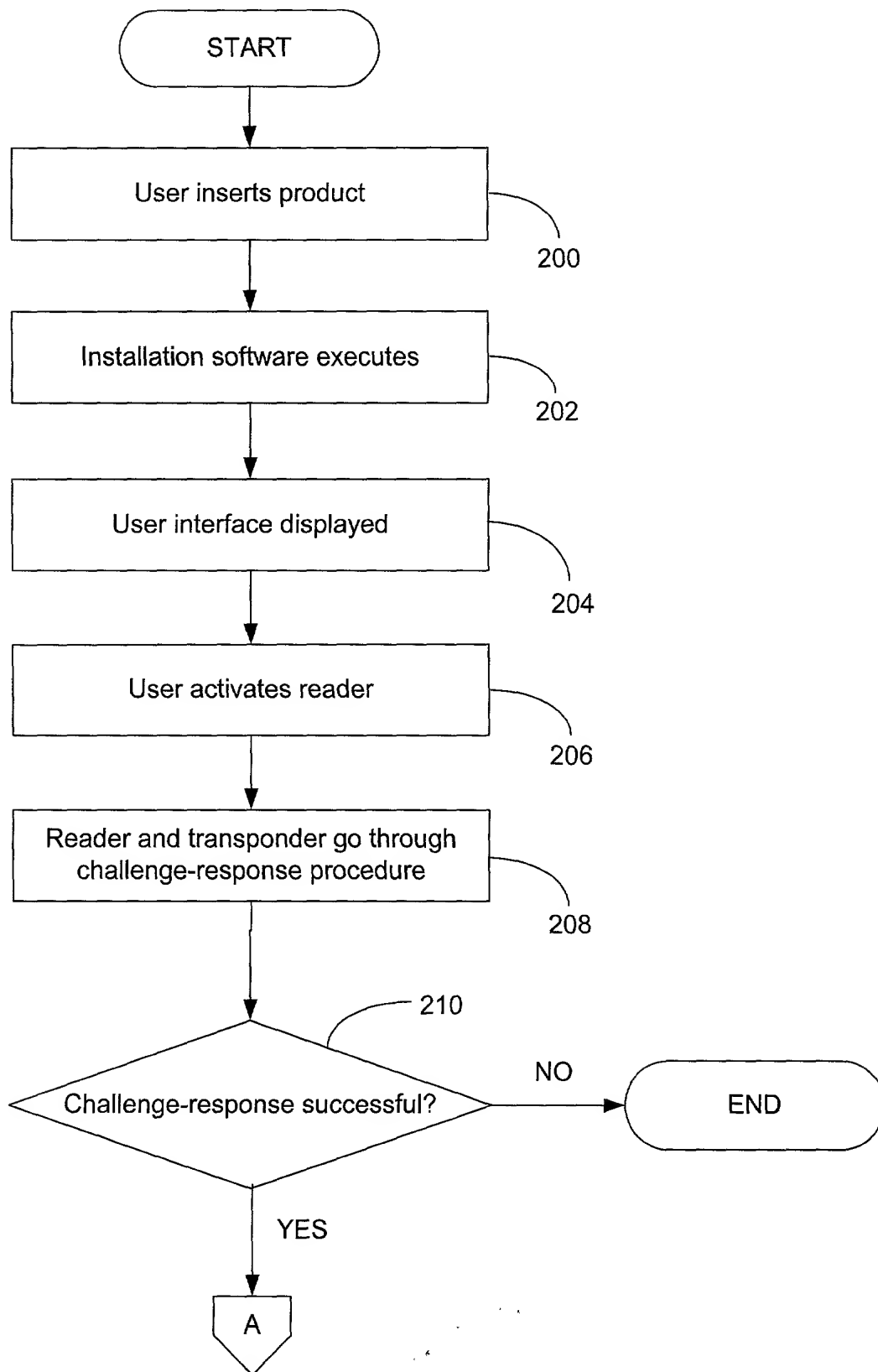


FIG. 5

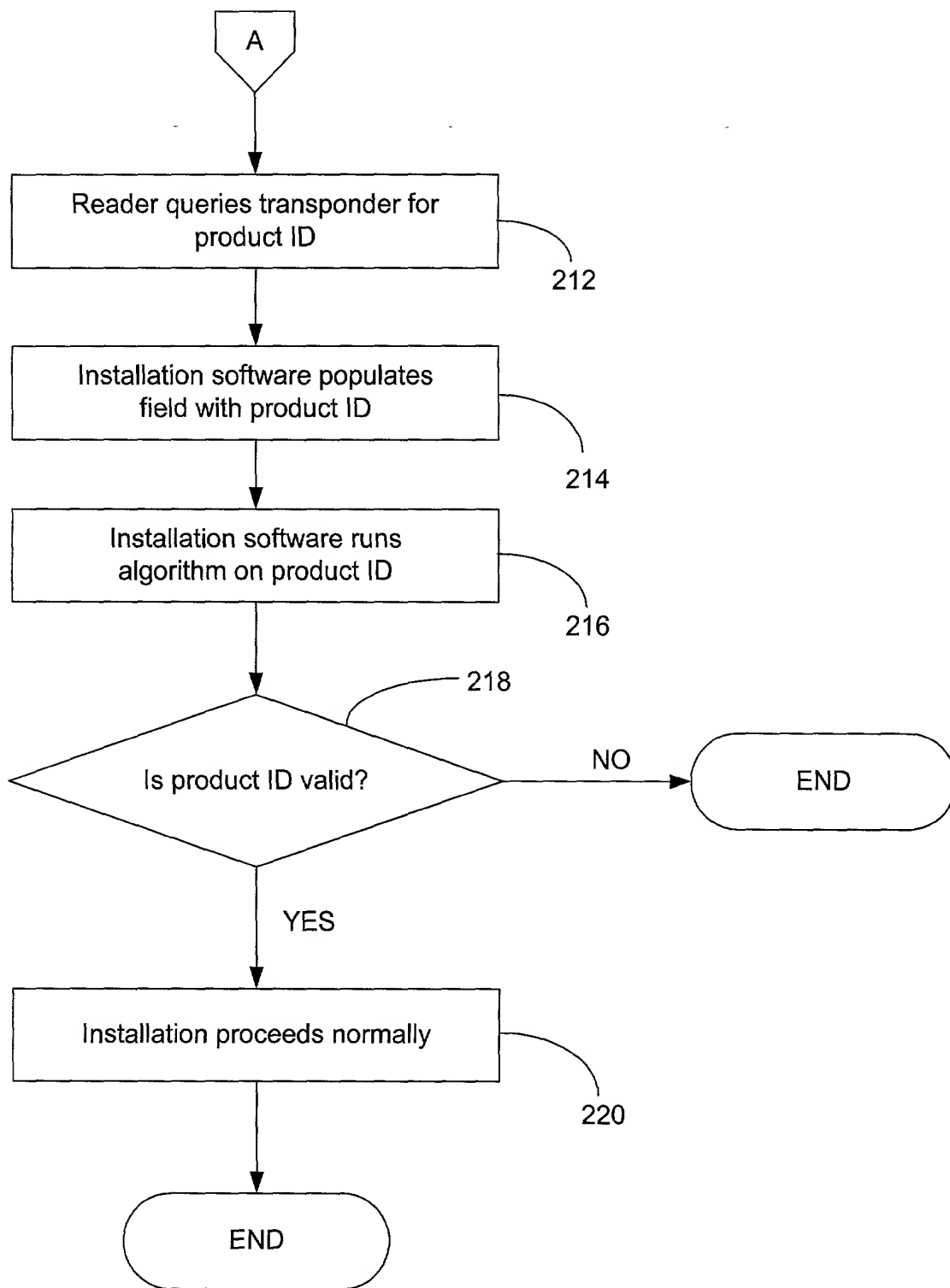


FIG. 6

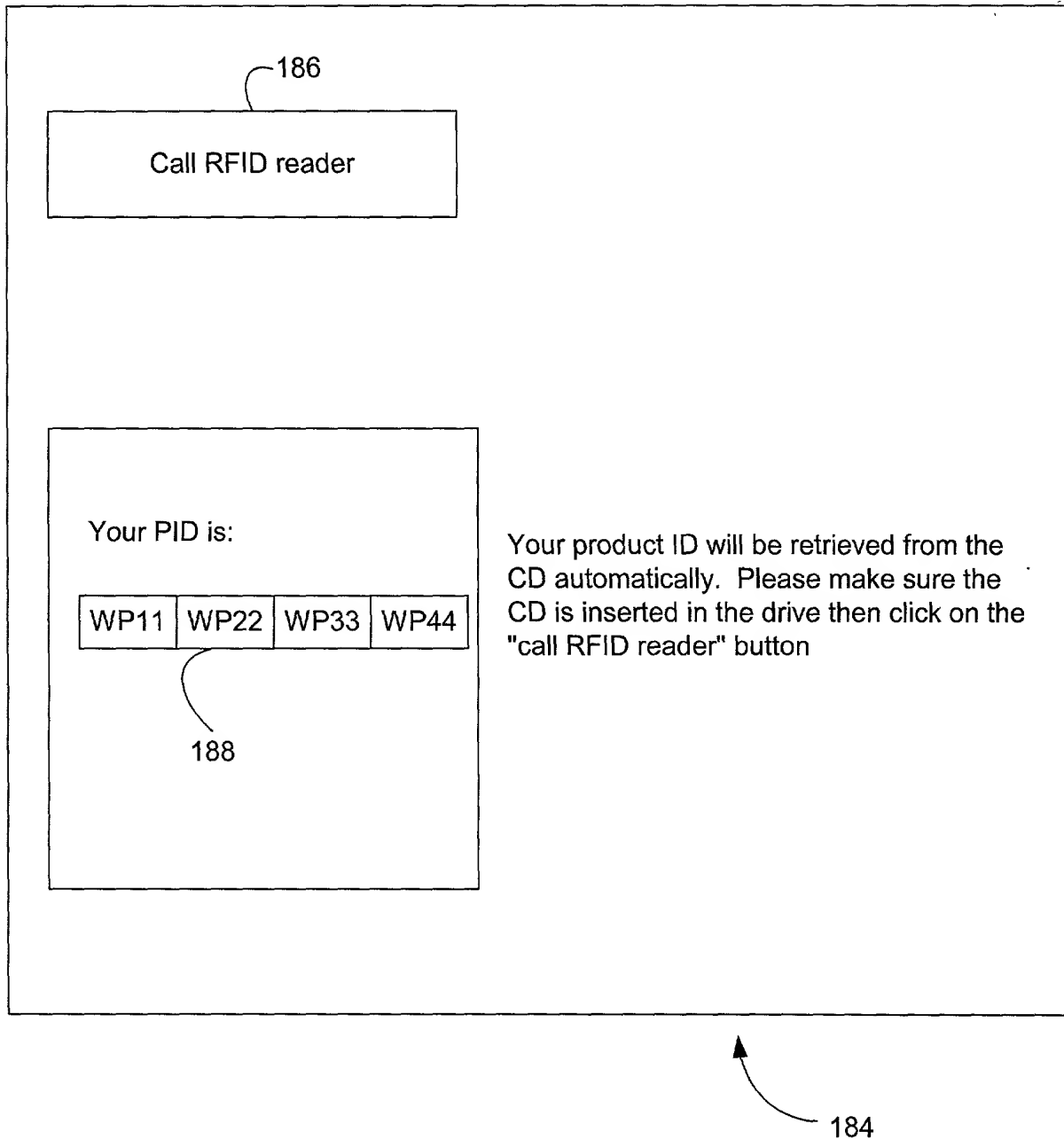


FIG. 7



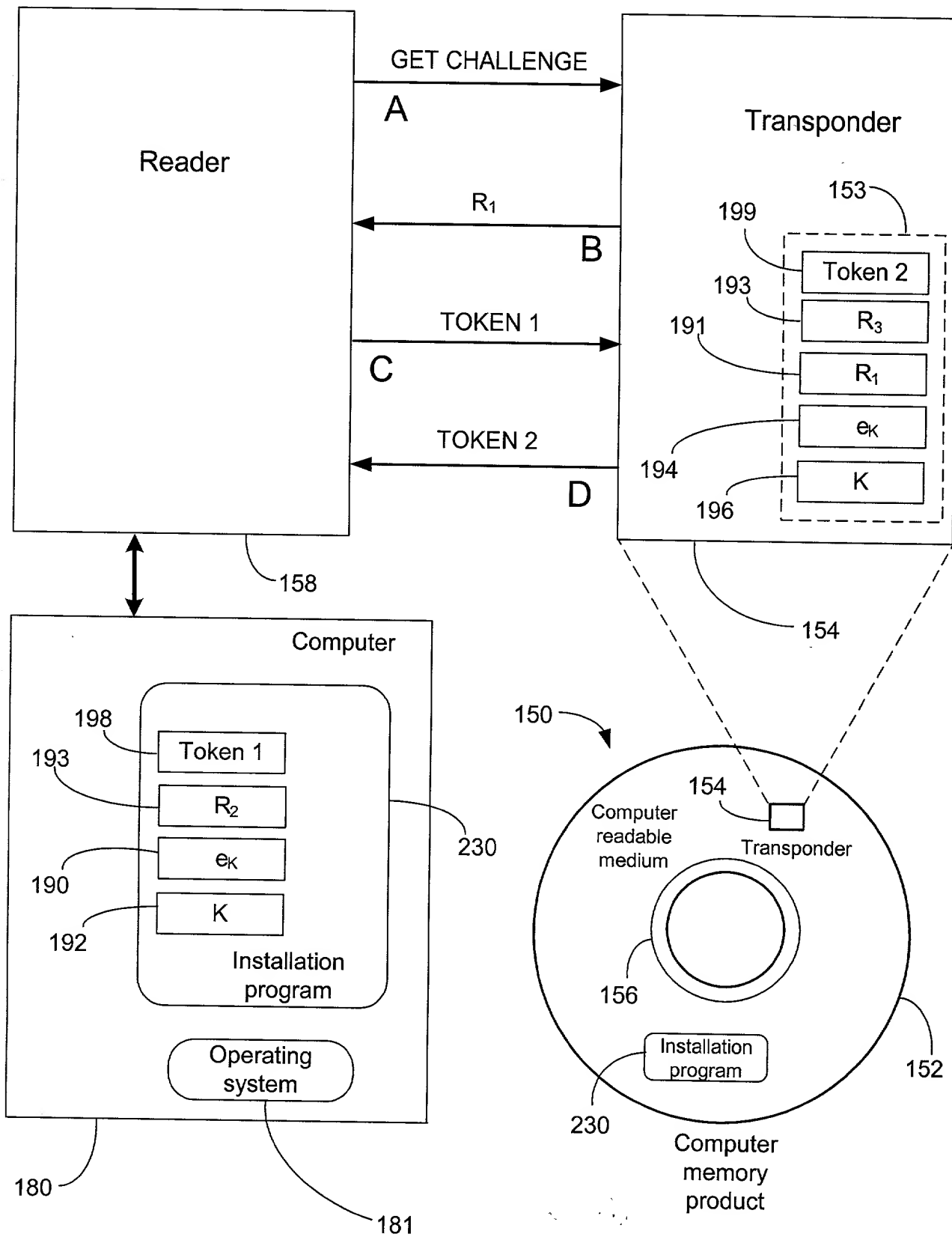


FIG. 8

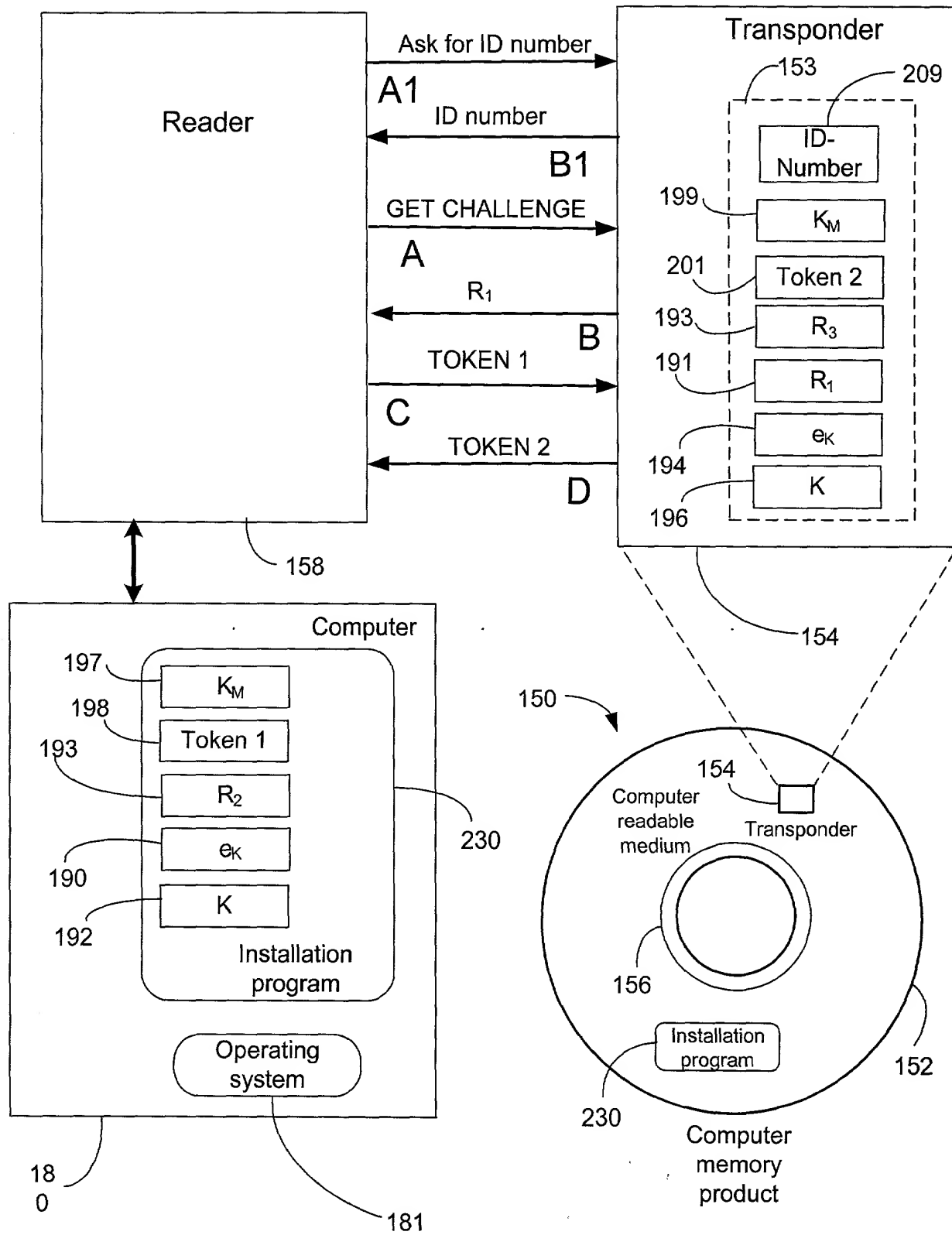


FIG. 9

Credit card

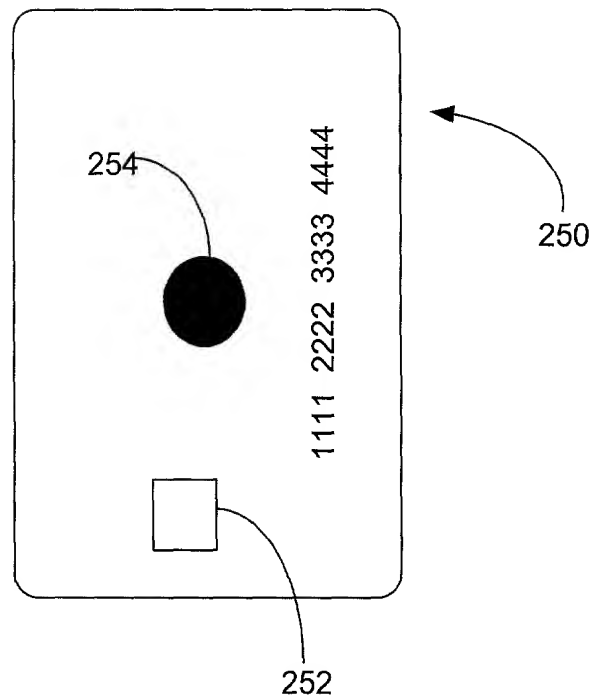


FIG. 10